



# Fraud Newsletter

October 2006  
Volume 1 Issue 2

*Sheriff Steve Mansfield*

## **Fraud and ID Theft Information – To Better Protect the Residents of Lewis County**

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*"If it's too good to be true  
it normally is"*

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**Fraud is simply a theft by trick. It can take the form of chain letters claiming huge amounts of cash to those who send money in or people claiming they will provide a service and never do.**

**Identity theft and identity fraud are terms used to refer to all types of crimes in which someone wrongfully obtains and uses another person's personal data in a way that involves fraud or deception for economic gain. This newsletter is intended to keep the public informed of the most recent fraud schemes happening in our county. It will also provide resources to help you take precautions to protect yourself from these vicious crimes.**

### **PROTECT YOUR ID**

- 1** Always know who you are providing personal information to
- 2** If you use passwords to access accounts make sure to change them often
- 3** Never provide personal information in response to any unsolicited offer
- 4** Know the company you are dealing with when making online purchases

## **Current Scams and Frauds Hitting Lewis County**

### **Lottery Prize Scams**

**Last month we identified this scam as one that was hitting the Lewis County area and it continues to be on our list of most active frauds. It starts off with unsolicited mail or phone calls from companies claiming to be holding a large lottery prize for you. The letter will state you have won in an international or out of state lottery and they will be sending you additional information about your good fortune. The initial letter will often ask for you to contact a representative to make further arrangements concerning the collection of your winnings. The follow-up letter will include a check made out to you with instructions to cash the check and return a portion to cover the required taxes. The check will be drawn on the account of a company in the US. The check is a forgery and it's all a scam to steal your money.**

### Bait and Switch

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*"Internet fraud is the fastest growing crime in the US"*

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We all receive phone calls from people claiming to represent a given charitable organization soliciting donations. The caller will then attempt to get you to pledge your support in the form of a given dollar amount. The pledge form will show up in the mail a few days following the call. Remember, the person that you were talking to is working for a fundraising company was hired by the charitable group. They make their money from a percentage of the donation you are making. It is not uncommon for the pledge form to have a donation amount that is higher than you agreed on, or the pledge form will show up when you told them you were not interested. Be very cautious when using this form of charitable support.

### New Twist on an Old Email Scam

As was mentioned in the last issue this problem continues to strike the citizens of Lewis County. In law enforcement circles it's called the Nigerian Scam and has evolved and changed with time. It starts with unsolicited offers from people outside the US offering money to anyone that will assist in the transfer of funds to people living in or out of the US. The newest version appears to be from a bank in the United Kingdom and claims they need your assistance in clearing up an account belonging to the victim of a plane crash. In the email they even have a link to a CNN story about the crash to add credibility to their story. The initial contact is by email and offers 10% of the money as a reward for your assistance. If you respond, the check or money order arrives with instructions to cash them, deduct the 10% handling fee, obtain a money order, and forward the funds per their instructions. The checks or money orders are forgeries and the victim is out all the cash.

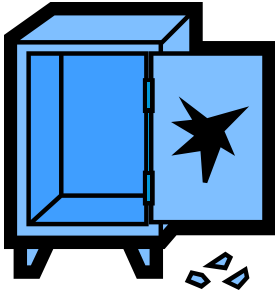
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*"Vigilance is the only real protection against Internet fraud"*

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### Email ID Thefts

Washington State has been identified as the 7<sup>th</sup> highest state in the US when it comes to ID Thefts related to emails according to a recent report from the FBI.



## More Tips to Avoid Impersonation/Identity Fraud:

- Never throw away ATM receipts, credit statements, credit cards, or bank statements in a usable form.
- Never give your credit card number over the telephone unless you make the call.
- Reconcile your bank account monthly and notify your bank of discrepancies immediately.
- Keep a list of telephone numbers to call to report the loss or theft of your wallet, credit cards, etc.
- Report unauthorized financial transactions to your bank, credit card company, and the police as soon as you detect them.
- Review a copy of your credit report at least once each year. Notify the credit bureau in writing of any questionable entries and follow through until they are explained or removed.
- If your identity has been assumed, ask the credit bureau to print a statement to that effect in your credit report.

**If you know of anyone who receives mail from credit card companies or banks in the names of others, report it to local or federal law enforcement authorities.**

### Other Resources

The Federal Trade Commission - <http://www.consumer.gov/idtheft/>

The FBI Fraud Information page - <http://www.fbi.gov/majcases/fraud/fraudschemes.htm>

The Federal Citizen Information Center - <http://www.pueblo.gsa.gov/scamsdesc.htm>

### Lewis County Sheriff's Office

360-748-9286

## Lewis County Sheriff's Office Mission Statement

To make a positive difference for members of our community by seeking and finding ways to affirmatively promote, preserve and deliver a feeling of security, safety and quality service.



*Sheriff Steven Mansfield  
Committed to make a difference.*